



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [FB FINANCIAL CORPORATION](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [12,258,082](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FB FINANCIAL CORPORATION
211 COMMERCE STREET
SUITE 300
NASHVILLE, TN 37201

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	12,475,677			11,748,359			11,830,183			8,413,514			5,770,800		
Net income (\$000)	86,412			141,458			190,285			63,621			83,814		
Number of BHCs in peer group	132			132			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.25	2.79	84	2.95	2.65	72	2.96	2.60	76	3.19	2.77	75	3.95	3.21	92
+ Non-interest income	1.04	0.94	61	1.98	1.09	87	1.92	1.04	87	3.56	1.21	93	2.34	0.90	95
- Overhead expense	2.87	2.18	85	3.20	2.21	90	3.15	2.17	91	4.64	2.57	93	4.24	2.59	94
- Provision for credit losses	0.21	0.10	83	-0.34	-0.12	12	-0.35	-0.09	9	1.12	0.51	91	0.12	0.12	59
+ Securities gains (losses)	0	0	66	0	0.01	53	0	0.01	51	0.02	0.02	58	0	0.01	10
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	1.21	1.46	21	2.07	1.76	74	2.08	1.66	79	1.01	1.04	45	1.93	1.53	80
Net operating income	0.92	1.10	24	1.61	1.34	77	1.61	1.26	81	0.76	0.81	40	1.45	1.19	78
Net income	0.92	1.10	24	1.61	1.34	78	1.61	1.26	81	0.76	0.82	39	1.45	1.19	78
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.85	3.36	84	3.55	3.12	75	3.53	3.06	79	4.11	3.55	83	5.42	4.49	92
Interest expense	0.37	0.35	60	0.37	0.26	77	0.34	0.25	76	0.63	0.52	68	1.08	1.02	55
Net interest income (tax equivalent)	3.48	3.01	81	3.18	2.85	71	3.19	2.80	76	3.47	3.01	75	4.35	3.45	94
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.09	37	0.06	0.12	41	0.07	0.11	48	0.20	0.27	49	0.11	0.11	58
Earnings coverage of net loan and lease losses (X)	91.86	36.38	75	42.53	26.30	73	34.97	39.72	64	14.39	22.91	56	24.06	22.46	60
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.48	1.17	81	1.91	1.32	87	1.65	1.23	83	2.41	1.58	85	0.71	0.94	22
Allowance for loan and lease losses / Total loans and leases	1.46	1.15	80	1.71	1.30	81	1.50	1.20	77	2.13	1.55	81	0.67	0.93	18
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.39	45	0.61	0.58	59	0.60	0.49	71	0.87	0.71	70	0.85	0.56	74
30-89 days past due loans and leases / Total loans and leases	0.33	0.33	64	0.19	0.29	39	0.32	0.32	61	0.34	0.39	54	0.46	0.31	76
Liquidity and Funding															
Net noncore funding dependence	5.82	5.89	57	-9.03	-3.31	30	-13.87	-2.33	17	-8.56	3.20	15	8.96	10.70	42
Net short-term noncore funding dependence	4.99	0.87	68	-10.24	-9.17	37	-14.84	-7.71	26	-9.90	-4.76	26	3.57	5.88	37
Net loans and leases / Total assets	74.25	63.09	77	67.83	58.81	73	65.34	58.67	67	69.70	61.58	72	75.77	72.36	63
Capitalization															
Tier 1 leverage ratio	10.74	9.22	84	10.39	9.07	83	10.55	8.98	86	9.99	9.13	77	10.09	10.39	44
Holding company equity capital / Total assets	10.45	9.68	63	11.86	10.79	68	11.37	10.71	61	11.52	11.16	57	12.45	11.37	65
Total equity capital (including minority interest) / Total assets	10.45	9.81	60	11.86	10.91	66	11.37	10.82	59	11.52	11.29	55	12.45	11.43	65
Common equity tier 1 capital / Total risk-weighted assets	10.91	11.79	40	12.36	12.64	52	12.34	12.42	55	11.57	12.38	38	11.07	12.50	32
Net loans and leases / Equity capital (X)	7.10	6.64	62	5.72	5.47	60	5.75	5.53	58	6.05	5.58	62	6.09	6.55	38
Cash dividends / Net income	21.46	31.93	30	11.27	27.22	21	11.16	28.27	16	22.79	42.30	25	12.16	25.65	28
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65				93.20
Growth Rates															
Assets	3.79	6.04	50	7.26	9.51	45	12.41	10.50	70	82.98	16.68	97	19.24	8.66	85
Equity capital	-8.55	-3.83	39	12.52	7.52	80	10.94	7.46	78	69.39	6.99	97	13.47	12.19	65
Net loans and leases	13.61	14.48	56	1.64	-0.66	68	5.37	3.36	63	68.32	9.07	97	18.47	8.63	82
Noncore funding	154.50	36.20	90	-50.32	-21.64	15	-27.43	-14.79	30	-24.15	-12.18	38	4.90	4.16	52
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	1.16	0.77	80	0	0.01	46
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	4.68	13.56	31	0	3.86	27
Equity investment in subsidiaries / Equity capital	100.42	104.01	37	99.07	103.15	23	99.66	103.22	34	106.74	102.81	74	102.78	104.21	48
Cash from ops + noncash items + op expense / Op expense + dividends	190.65	118.32	77	537.18	155.61	94	443.29	154.48	96	216.96	147.24	80	-5.10	152.31	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	303,183	269,266	359,262	294,596	260,458	12.60	195.15
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	302,282	268,500	358,164	293,618	259,887	12.58	194.95
Tax-exempt income on loans and leases.....	901	766	1,098	978	571	17.62	280.17
Estimated tax benefit on income on loans and leases.....	318	270	387	345	201	17.68	149.72
Income on loans and leases (tax equivalent).....	303,501	269,536	359,649	294,941	260,659	12.60	195.09
Investment interest income (tax equivalent).....	26,236	18,458	25,542	19,837	19,721	42.14	113.19
Interest on balances due from depository institutions.....	4,039	1,423	1,902	1,935	2,651	183.84	481.15
Interest income on other earning assets.....	2,314	666	991	770	1,400	247.45	351.95
Total interest income (tax equivalent).....	336,090	290,083	388,084	317,483	284,431	15.86	188.83
Interest on time deposits of \$250K or more	2,886	2,604	2,948	6,329	9,004	10.83	649.61
Interest on time deposits < \$250K.....	2,853	4,809	6,028	13,716	16,128	-40.67	48.05
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	19,447	16,928	21,213	22,814	26,436	14.88	220.70
Interest on other borrowings and trading liabilities.....	3,220	890	1,179	2,958	4,933	261.80	67.88
Interest on subordinated debt and mandatory convertible securities	3,681	4,933	6,260	3,169	0	-25.38	
Total interest expense.....	32,087	30,164	37,628	48,986	56,501	6.38	211.71
Net interest income (tax equivalent).....	304,003	259,919	350,456	268,497	227,930	16.96	186.61
Non-interest income.....	97,599	174,489	227,365	299,878	135,038	-44.07	-5.47
Adjusted operating income (tax equivalent)	401,602	434,408	577,821	568,375	362,968	-7.55	91.86
Overhead expense.....	268,116	282,396	373,001	390,100	244,539	-5.06	62.82
Provision for credit losses.....	19,438	-30,224	-40,993	94,606	7,053		
Securities gains (losses)	4	90	126	1,335	-91	-95.56	-99.67
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	113,647	182,514	246,137	85,300	111,433	-37.73	137.89
Applicable income taxes	24,961	38,744	52,750	18,832	25,725	-35.57	50.36
Tax equivalent adjustments	2,266	2,304	3,086	2,839	1,894	-1.65	26.45
Applicable income taxes (tax equivalent).....	27,227	41,048	55,836	21,671	27,619	-33.67	48.03
Minority interest	8	8	16	8	0	0.00	
Net income before discontinued operations, net of minority interest	86,412	141,458	190,285	63,621	83,814	-38.91	194.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	86,412	141,458	190,285	63,621	83,814	-38.91	194.12
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	86,420	141,466	190,301	63,629	83,814	-38.91	194.15
Investment securities income (tax equivalent).....	26,236	18,458	25,542	19,837	19,721	42.14	113.19
US Treasury and agency securities (excluding mortgage-backed securities)	1,626	180	255	378	143	803.33	1190.48
Mortgage-backed securities	16,840	10,360	14,766	9,829	12,991	62.55	129.15
All other securities	7,770	7,918	10,521	9,630	6,587	-1.87	60.82
Cash dividends declared.....	18,542	15,943	21,244	14,502	10,194	16.30	
Common	18,542	15,943	21,244	14,502	10,194	16.30	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.59	3.12	84	3.29	2.90	77	3.28	2.85	82	3.77	3.27	81	4.93	4.19	91
Less: Interest expense	0.34	0.33	61	0.34	0.24	77	0.32	0.23	74	0.58	0.48	69	0.98	0.95	57
Equals: Net interest income (tax equivalent)	3.25	2.79	84	2.95	2.65	72	2.96	2.60	76	3.19	2.77	75	3.95	3.21	92
Plus: Non-interest income	1.04	0.94	61	1.98	1.09	87	1.92	1.04	87	3.56	1.21	93	2.34	0.90	95
Equals: adjusted operating income (tax equivalent)	4.29	3.77	81	4.93	3.80	89	4.88	3.70	89	6.76	4.04	93	6.29	4.16	94
Less: Overhead expense	2.87	2.18	85	3.20	2.21	90	3.15	2.17	91	4.64	2.57	93	4.24	2.59	94
Less: Provision for credit losses	0.21	0.10	83	-0.34	-0.12	12	-0.35	-0.09	9	1.12	0.51	91	0.12	0.12	59
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	68	0	0.01	52	0	0.01	50	0.02	0.02	58	0	0.01	10
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.21	1.46	21	2.07	1.76	74	2.08	1.66	79	1.01	1.04	45	1.93	1.53	80
Less: Applicable income taxes (tax equivalent)	0.29	0.34	29	0.47	0.41	71	0.47	0.38	78	0.26	0.23	58	0.48	0.35	82
Less: Minority interest	0	0	82	0	0	81	0	0	81	0	0	81	0	0	45
Equals: Net operating income	0.92	1.10	24	1.61	1.34	77	1.61	1.26	81	0.76	0.81	40	1.45	1.19	78
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.92	1.10	24	1.61	1.34	78	1.61	1.26	81	0.76	0.82	39	1.45	1.19	78
Memo: Net income (last four quarters)	1.09	1.10	50	1.62	1.30	78	1.61	1.26	81	0.76	0.82	39	1.45	1.19	77
Net income-BHC and noncontrolling (minority) interest	0.92	1.11	23	1.61	1.35	78	1.61	1.27	81	0.76	0.83	39	1.45	1.19	77
Margin Analysis															
Average earning assets / Average assets	93.26	92.93	55	92.75	93.09	47	92.89	93.08	49	91.87	92.32	43	90.87	93.22	22
Average interest-bearing funds / Average assets	64.53	60.58	70	65.89	61.98	70	66.33	61.99	70	65.63	64.06	62	66.54	70.66	31
Interest income (tax equivalent) / Average earning assets	3.85	3.36	84	3.55	3.12	75	3.53	3.06	79	4.11	3.55	83	5.42	4.49	92
Interest expense / Average earning assets	0.37	0.35	60	0.37	0.26	77	0.34	0.25	76	0.63	0.52	68	1.08	1.02	55
Net interest income (tax equivalent) / Average earning assets	3.48	3.01	81	3.18	2.85	71	3.19	2.80	76	3.47	3.01	75	4.35	3.45	94
Yield or Cost															
Total loans and leases (tax equivalent)	4.69	4.24	84	4.52	4.07	78	4.48	4.01	78	4.84	4.27	81	5.92	4.98	92
Interest-bearing bank balances	0.54	0.79	21	0.14	0.13	73	0.14	0.14	49	0.32	0.27	68	2.72	2.26	78
Federal funds sold and reverse repos	1.01	1.05	53	0.20	0.25	56	0.29	0.25	68	0.36	0.68	42	2.17	2.02	52
Trading assets		0.57			0.45			0.45			0.60			0.49	
Total earning assets	3.83	3.33	83	3.52	3.09	76	3.50	3.04	80	4.07	3.51	83	5.39	4.47	93
Investment securities (tax equivalent)	2	1.96	57	1.90	1.77	59	1.86	1.77	59	2.29	2.25	54	2.95	2.74	70
US Treasury and agency securities (excluding mortgage-backed securities)	1.48	1.38	57	1.45	1.23	65	1.03	1.14	42	1.59	1.75	43	1.75	2.54	13
Mortgage-backed securities	1.71	1.87	34	1.33	1.55	28	1.34	1.57	29	1.61	2.05	15	2.60	2.54	60
All other securities	3.30	2.89	70	3.27	2.85	68	3.24	2.81	69	3.26	3.24	60	4.15	3.80	70
Interest-bearing deposits	0.44	0.35	69	0.43	0.22	87	0.40	0.21	86	0.85	0.53	82	1.36	1.13	74
Time deposits of \$250K or more	1.04	0.61	90	0.94	0.70	77	0.83	0.66	72	1.67	1.42	74	2.44	2.13	84
Time deposits < \$250K	0.50	0.58	46	0.67	0.67	57	0.65	0.62	59	1.45	1.36	58	1.97	1.91	53
Other domestic deposits	0.39	0.31	69	0.36	0.16	91	0.33	0.15	87	0.59	0.36	84	1.12	0.86	72
Foreign deposits		0.52			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.17	0.88	20	0.30	0.18	82	0.27	0.17	82	0.61	0.62	64	1.10	1.23	49
Other borrowed funds and trading liabilities	1.21	1.55	31	0.02	1.29	9	0.02	1.27	6	0.53	1.50	10	1.26	1.03	53
All interest-bearing funds	0.53	0.54	60	0.52	0.38	75	0.48	0.37	71	0.89	0.74	68	1.47	1.34	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		97,599		174,489		227,365		299,878		135,038		
Fiduciary activities income		1,232		1,238		1,679		1,275		1,182		
Service charges on deposit accounts - domestic		8,564		6,656		9,319		8,677		9,072		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		5,085		5,643		6,193		5,173		0		
Insurance activities revenue.....		245		260		285		632		0		
Venture capital revenue.....		0		0		0		0				
Net servicing fees		24,187		12,812		19,985		-9,579		3,133		
Net securitization income		0		0		0		0				
Net gains (losses) on sales of loans, OREO, other assets.....		43,635		129,623		164,791		265,993		100,669		
Other non-interest income.....		14,651		12,354		18,635		21,902		16,920		
Total overhead expenses		268,116		282,396		373,001		390,100		244,539		
Personnel expense.....		165,652		189,756		248,318		233,768		152,084		
Net occupancy expense.....		17,267		16,915		22,167		18,633		15,339		
Goodwill impairment losses		0		0		0		0		100		
Amortization expenses and impairment loss (other intangible assets).....		3,546		4,178		5,473		5,323		4,339		
Other operating expenses.....		81,651		71,547		97,043		132,376		72,677		
Fee income on mutual funds and annuities.....		490		361		429		399		300		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,816		1,962		1,962		1,852		1,399		
Average personnel expense per employee.....		91.22		96.72		126.56		126.22		108.71		
Average assets per employee.....		6,869.87		5,987.95		6,029.65		4,542.93		4,124.95		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.50	2.43	31	0.21	2.14	28	0.19	2.17	27	0.13	2.02	25
Overhead expenses / Net Interest Income + non-interest income	67.14	58.02	84	65.35	58.85	75	64.90	59.28	72	68.98	62.28	79
Percent of Average Assets												
Total overhead expense	2.87	2.18	85	3.20	2.21	90	3.15	2.17	91	4.64	2.57	93
Personnel expense.....	1.77	1.20	90	2.15	1.23	94	2.10	1.21	95	2.78	1.30	98
Net occupancy expense.....	0.18	0.22	27	0.19	0.24	26	0.19	0.23	28	0.22	0.26	27
Other operating expenses.....	0.91	0.73	81	0.86	0.72	76	0.87	0.72	80	1.64	0.94	86
Overhead less non-interest income	1.82	1.22	90	1.22	1.08	55	1.23	1.10	56	1.07	1.25	37
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	66.76	57.55	84	65.01	58.34	76	64.55	58.83	72	68.63	61.82	78
Personnel expense.....	41.25	31.86	92	43.68	32.89	95	42.97	32.93	93	41.13	32.36	90
Net occupancy expense.....	4.30	5.98	21	3.89	6.26	14	3.84	6.23	15	3.28	6.58	9
Other operating expenses.....	21.21	19.14	75	17.43	18.68	47	17.74	19.18	45	24.23	22.28	73
Total non-interest income	24.30	24.10	57	40.17	28.20	79	39.35	27.67	79	52.76	28.83	88
Fiduciary activities income	0.31	2.13	33	0.28	2.27	32	0.29	2.20	34	0.22	2.09	31
Service charges on domestic deposit accounts	2.13	3.30	34	1.53	3.25	24	1.61	3.27	26	1.53	3.27	22
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.27	2.15	45	1.30	2.46	46	1.07	2.58	41	0.91	2.46	38
Insurance activities revenue.....	0.06	0.36	55	0.06	0.38	49	0.05	0.36	46	0.11	0.41	56
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	6.02	1.23	87	2.95	0.56	93	3.46	0.60	93	-1.69	0.01	9
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	10.87	1.19	96	29.84	3.64	98	28.52	3.30	98	46.80	3.92	98
Other non-interest income.....	3.65	8.80	16	2.84	9.39	7	3.23	9.27	10	3.85	9.65	15
Overhead less non-interest income	42.46	32.79	82	24.84	29.67	30	25.20	30.52	28	15.87	31.93	13
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.96	21.50	56	21.23	21.49	44	21.43	21.18	51	22.08	18.63	70
Applicable income tax + TE / Pretax net operating income + TE	23.96	23.57	56	22.49	23.11	41	22.68	22.67	50	25.41	21.18	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	7,289,462	6,471,904	6,662,387	6,102,967	3,366,046	12.63	178.39	
Commercial and industrial loans	1,552,732	1,336,173	1,354,081	1,541,392	1,031,968	16.21	114.93	
Loans to individuals	313,971	267,302	267,386	256,559	220,414	17.46	76.57	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	18,045	14,526	13,206	20,047	19,462	24.23	-20.30	
Other loans and leases	61,539	60,475	59,825	61,167	34,270	1.76	55.46	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,235,749	8,150,380	8,356,885	7,982,132	4,672,160	13.32	157.91	
Less: Allowance for loan and lease losses	134,476	139,446	125,559	170,389	31,139	-3.56	472.68	
Net loans and leases	9,101,273	8,010,934	8,231,326	7,811,743	4,641,021	13.61	155.84	
Debt securities that reprice or mature in over 1 year	1,476,006	1,522,882	1,646,730	1,109,631	686,424	-3.08	176.66	
Mutual funds and equity securities	2,962	4,779	3,367	4,591	4,295	-38.02	-5.16	
Subtotal	10,580,241	9,538,595	9,881,423	8,925,965	5,331,740	10.92	158.43	
Interest-bearing bank balances	309,849	1,078,663	1,578,320	1,085,754	52,756	-71.27	1109.17	
Federal funds sold and reverse repos	115,140	145,333	128,087	121,153	131,119	-20.78	2475.84	
Debt securities that reprice or mature within 1 year	6,165	49,676	31,795	62,769	1,957	-87.59	202.65	
Trading assets	0	0	0	0	0			
Total earning assets	11,011,395	10,812,267	11,619,625	10,195,641	5,517,572	1.84	166.86	
Non-interest-bearing cash and due from depository institutions	193,301	100,568	91,333	110,991	48,806	92.21	188.21	
Premises, fixed assets, and leases	204,721	188,743	185,425	188,872	122,670	8.47	139.30	
Other real estate owned	5,919	10,015	9,777	12,111	18,939	-40.90	-57.15	
Investment in unconsolidated subsidiaries	930	930	930	930	930	0.00	0.00	
Intangible and other assets	841,816	697,767	690,596	698,785	416,004	20.64	191.93	
Total assets	12,258,082	11,810,290	12,597,686	11,207,330	6,124,921	3.79	167.53	
Quarterly average assets	12,198,327	11,889,071	12,075,652	11,079,935	6,146,255	2.60	192.86	
Average loans and leases (YTD)	8,634,596	7,958,300	8,028,714	6,097,466	4,401,888	8.50	236.37	
Memoranda								
Loans held-for-sale	130,733	855,706	752,223	899,173	262,518	-84.72	-71.97	
Loans not held-for-sale	9,105,016	7,294,674	7,604,662	7,082,959	4,409,642	24.82	192.34	
Real estate loans secured by 1–4 family	2,103,037	2,322,805	2,326,430	2,181,251	1,194,502	-9.46	88.74	
Commercial real estate loans	5,126,313	4,102,120	4,286,279	3,883,149	2,145,392	24.97	247.47	
Construction and land development	1,679,497	1,190,623	1,327,659	1,222,220	551,101	41.06	285.72	
Multifamily	394,366	324,662	326,551	175,676	69,429	21.47	432.90	
Nonfarm nonresidential	3,052,450	2,586,835	2,632,069	2,485,253	1,524,862	18.00	216.02	
Real estate loans secured by farmland	60,112	46,979	49,678	38,567	26,152	27.96	107.91	
Total investment securities	1,485,133	1,577,337	1,681,892	1,176,991	692,676	-5.85	175.70	
U.S. Treasury securities	107,297	6,006	14,908	16,628	7,448	1686.50	1116.66	
US agency securities (excluding mortgage-backed securities)	39,831	10,571	33,870	2,003	0	276.80	3911.18	
Municipal securities	252,143	327,239	338,610	356,329	189,235	-22.95	135.76	
Mortgage-backed securities	1,075,610	1,226,215	1,284,622	794,924	490,676	-12.28	156.84	
Asset-backed securities	0	0	0	0	0			
Other debt securities	7,290	2,527	6,515	2,516	1,022	188.48		
Mutual funds and equity securities	2,962	4,779	3,367	4,591	4,295	-38.02	-5.16	
Available-for-sale securities	1,482,171	1,572,558	1,678,525	1,172,400	688,381	-5.75	175.15	
U.S. Treasury securities	107,297	6,006	14,908	16,628	7,448	1686.50	1116.66	
US agency securities (excluding mortgage-backed securities)	39,831	10,571	33,870	2,003	0	276.80	3911.18	
Municipal securities	252,143	327,239	338,610	356,329	189,235	-22.95	135.76	
Mortgage-backed securities	1,075,610	1,226,215	1,284,622	794,924	490,676	-12.28	156.84	
Asset-backed securities	0	0	0	0	0			
Other debt securities	7,290	2,527	6,515	2,516	1,022	188.48		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-258,614	14,374	4,727	34,552	11,676			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	1,213,747	1,154,797	1,226,646	804,821	373,674	5.10	247.10	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	2,966,514	2,609,569	2,740,214	2,274,103	1,208,175	13.68	220.78	
NOW, ATS and transaction accounts	2,648,161	2,850,795	3,418,666	2,491,765	1,014,875	-7.11	205.21	
Time deposits less brokered deposits < \$250K	712,475	819,144	807,292	981,668	836,129	-13.02	48.64	
MMDA and other savings accounts	3,228,337	3,424,065	3,546,936	3,254,915	1,520,035	-5.72	156.44	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	9,555,487	9,703,573	10,513,108	9,002,451	4,579,214	-1.53	170.64	
Time deposits of \$250K or more	449,593	322,559	303,289	389,097	343,756	39.38	194.12	
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	29,008	41,730	40,716	32,199	23,745	-30.49	67.46	
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	566,485	0	0	15,000	104,417		268.84	
Other borrowings w/remaining maturity over 1 year	1,443	1,532	1,518	1,598	181,108	-5.81	-84.00	
Brokered deposits < \$250K	1,002	45,786	20,500	66,489	11,968	-97.81	-97.14	
Noncore funding	1,047,531	411,607	366,023	504,383	664,994	154.50	184.79	
Trading liabilities	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	126,004	129,448	129,544	189,527	30,930	-2.66	307.38	
Other liabilities	247,806	164,656	156,316	219,587	87,454	50.50	209.67	
Total liabilities	10,976,828	10,409,284	11,164,991	9,915,948	5,362,592	5.45	173.78	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0	0		
Common stock	46,926	47,708	47,549	47,222	31,034	-1.64	53.72	
Common surplus	867,139	897,428	892,529	898,847	425,633	-3.38	108.12	
Retained earnings	554,536	443,140	486,666	317,625	293,524	25.14	348.00	
Accumulated other comprehensive income	-187,440	12,637	5,858	27,595	12,138			
Other equity capital components	0	0	0	0	0	0		
Total holding company equity capital	1,281,161	1,400,913	1,432,602	1,291,289	762,329	-8.55	123.77	
Noncontrolling (minority) interest in subsidiaries	93	93	93	93	0	0.00		
Total equity capital, including minority interest	1,281,254	1,401,006	1,432,695	1,291,382	762,329	-8.55	123.79	
Total liabilities and capital	12,258,082	11,810,290	12,597,686	11,207,330	6,124,921	3.79	167.53	
Memoranda								
Non-interest-bearing deposits	2,966,514	2,609,569	2,740,214	2,274,103	1,208,175	13.68	220.78	
Interest-bearing deposits	7,039,568	7,462,349	8,096,683	7,183,934	3,726,763	-5.67	151.97	
Total deposits	10,006,082	10,071,918	10,836,897	9,458,037	4,934,938	-0.65	169.09	
Long-term debt that reprices within 1 year	0	0	0	0	0	0		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,432,602	1,291,289	1,291,289	762,329	671,857			
Accounting restatements	0	0	0	-25,018	-1,309			
Net income	86,412	141,458	190,285	63,621	83,814			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	-26,013	-933	-5,991	9,682	1,796			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	479,720	0			
Less: Dividends declared	18,542	15,943	21,244	14,502	10,194			
Change in other comprehensive income	-193,298	-14,958	-21,737	15,457	16,365			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	1,281,161	1,400,913	1,432,602	1,291,289	762,329			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	59.47	39.88	84	54.80	36.06	87	52.89	36.25	83	54.46	36.22	85	54.96	52.67	52
Percent of Total Assets															
Real estate loans	12.67	11.23	62	11.31	11.11	57	10.75	10.76	58	13.75	13.52	51	16.85	11.45	79
Commercial and industrial loans	2.56	3.58	60	2.26	3.60	57	2.12	3.36	59	2.29	3.40	55	3.60	2.71	74
Loans to individuals	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Loans to depository institutions and acceptances of other banks	0.15	0.19	69	0.12	0.21	66	0.10	0.18	64	0.18	0.19	70	0.32	0.53	64
Agricultural loans.....	0.50	4.52	13	0.51	4.26	12	0.47	4.47	12	0.55	4.63	10	0.56	1.08	63
Other loans and leases.....	74.25	63.09	77	67.83	58.81	73	65.34	58.67	67	69.70	61.58	72	75.77	72.36	63
Net loans and leases.....	12.04	18.76	28	12.89	18.32	29	13.07	19.46	27	9.90	15.55	25	11.21	13.66	37
Debt securities over 1 year.....	0.02	0.05	51	0.04	0.05	60	0.03	0.06	52	0.04	0.05	57	0.07	0.06	68
Mutual funds and equity securities	86.31	83.05	58	80.77	78.17	54	78.44	79.22	38	79.64	78.16	41	87.05	86.76	44
Interest-bearing bank balances	2.53	3.61	48	9.13	9.37	54	12.53	8.50	75	9.69	7.51	68	0.86	2.97	27
Federal funds sold and reverse repos	0.94	0.52	84	1.23	0.53	84	1.02	0.54	83	1.08	0.82	85	2.14	0.03	98
Debt securities 1 year or less	0.05	1.71	5	0.42	1.51	25	0.25	1.56	18	0.56	1.68	27	0.03	2.10	6
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	89.83	90.76	37	91.55	91.57	51	92.24	91.77	55	90.97	91.05	48	90.08	92.39	18
Non-interest cash and due from depository institutions.....	1.58	0.98	87	0.85	0.99	37	0.72	0.82	41	0.99	1.07	43	0.80	1.14	27
Other real estate owned.....	0.05	0.01	91	0.08	0.01	93	0.08	0.01	95	0.11	0.02	93	0.31	0.04	95
All other assets.....	8.59	8.19	56	7.60	7.39	54	7.04	7.35	47	8.04	7.82	55	9.12	6.41	88
Memoranda															
Short-term investments	3.52	6.75	37	10.78	12.31	50	13.80	11.47	66	11.33	11.17	58	3.03	5.36	36
U.S. Treasury securities.....	0.88	1.98	48	0.05	1.18	36	0.12	1.47	34	0.15	0.84	55	0.12	0.29	70
US agency securities (excluding mortgage-backed securities)	0.32	0.81	48	0.09	0.75	36	0.27	0.82	46	0.02	0.63	26	0	1.25	8
Municipal securities	2.06	1.69	63	2.77	1.70	73	2.69	1.73	72	3.18	1.69	77	3.09	2.58	66
Mortgage-backed securities	8.77	12.93	31	10.38	13.46	39	10.20	14.14	35	7.09	11.75	26	8.01	9.38	47
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities	0.06	0.51	36	0.02	0.51	33	0.05	0.53	38	0.02	0.42	35	0.02	0.53	35
Loans held-for-sale.....	1.07	0.30	88	7.25	0.50	95	5.97	0.55	94	8.02	0.52	97	4.29	0.39	95
Loans held for investment	74.28	63.03	78	61.77	58.34	60	60.37	58.06	55	63.20	61.72	45	72	72.01	40
Real estate loans secured by 1–4 family	17.16	12.79	73	19.67	11.57	86	18.47	11.46	80	19.46	11.91	82	19.50	16.02	67
Revolving	3.76	1.52	90	3.32	1.44	87	3.04	1.42	84	3.64	1.66	87	3.62	2.24	72
Closed-end, secured by first liens	13.24	10.86	67	16.22	9.73	84	15.30	9.67	80	15.68	9.81	79	15.62	13.07	68
Closed-end, secured by junior liens	0.16	0.19	63	0.12	0.19	46	0.12	0.17	52	0.14	0.22	48	0.26	0.37	42
Commercial real estate loans	41.82	24.89	87	34.73	22.35	83	34.02	22.69	77	34.65	22.22	82	35.03	33.26	59
Construction and land development	13.70	3.92	96	10.08	3.40	94	10.54	3.34	96	10.91	3.40	96	9	5	87
Multifamily.....	3.22	3.87	54	2.75	3.32	55	2.59	3.57	50	1.57	3.12	34	1.13	4.76	14
Nonfarm nonresidential	24.90	15.73	81	21.90	14.65	79	20.89	14.57	72	22.18	14.72	76	24.90	21.85	66
Real estate loans secured by farmland.....	0.49	0.34	72	0.40	0.35	67	0.39	0.30	68	0.34	0.33	68	0.43	0.95	56

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	78.93	62.29	77	79.41	60.51	81	79.72	61.05	80	76.46	57.15	87	72.04	72.74	46
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.77	20.65	57	28.50	20	76	27.84	19.86	75	27.33	19.43	78	25.57	22.29	60
Real estate loans secured by 1–4 family.....	4.99	2.39	85	4.81	2.47	82	4.58	2.43	80	5.11	2.64	84	4.74	3.13	73
Revolving	17.78	18.01	48	23.68	17.35	73	23.25	17.24	74	22.21	16.59	73	20.82	18.71	62
Closed-end.....	55.51	38.12	80	50.33	37.13	74	51.29	37.86	73	48.65	34.63	78	45.92	46.16	52
Construction and land development.....	18.18	6.10	95	14.61	5.69	94	15.89	5.65	95	15.31	5.26	96	11.80	6.97	80
1–4 family.....	8.35	1.40	98	6.54	1.19	97	6.74	1.18	97	6.81	0.93	98	4.57	1.47	93
Other.....	9.83	4.62	88	8.07	4.46	84	9.14	4.40	88	8.50	4.19	89	7.23	5.34	72
Multifamily.....	4.27	5.86	47	3.98	5.41	45	3.91	5.78	41	2.20	4.96	27	1.49	6.42	11
Nonfarm nonresidential	33.05	24.30	70	31.74	24.45	66	31.50	24.56	64	31.14	22.93	70	32.64	30.59	59
Owner-occupied.....	11.89	8.11	71	10.94	8.31	65	10.79	8.29	64	11.10	7.68	71	12.93	10.68	68
Other.....	21.16	15.95	69	20.80	15.83	67	20.70	15.94	68	20.03	14.95	67	19.71	19.36	53
Real estate loans secured by farmland.....	0.65	0.55	70	0.58	0.61	66	0.59	0.54	67	0.48	0.54	67	0.56	1.38	55
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	16.81	18.37	48	16.39	19.45	46	16.20	18.86	49	19.31	22.17	41	22.09	16.16	75
Loans to individuals	3.40	6.24	57	3.28	6.58	54	3.20	6.24	56	3.21	6.13	54	4.72	4	72
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0.20	0.31	66	0.18	0.38	63	0.16	0.34	62	0.25	0.32	68	0.42	0.78	62
Other loans and leases.....	0.67	8.16	12	0.74	8.42	13	0.72	8.75	12	0.77	9.09	10	0.73	1.48	61
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	523.94	411.16	75	494.60	383.43	76	498.48	391.81	71	506.74	381.27	77	531.30	493.53	60
Real estate loans secured by 1–4 family.....	151.16	133.66	65	177.52	124.74	75	174.06	126.06	76	181.11	125.03	75	188.54	151.03	70
Revolving	33.12	15.46	84	29.99	15.53	79	28.66	15.44	77	33.89	17.42	80	34.97	21.25	73
Closed-end.....	118.04	116.59	56	147.52	107.54	76	145.41	108.85	74	147.22	106.14	73	153.57	127.10	69
Commercial real estate loans	368.46	254.65	76	313.50	238.58	68	320.70	245.88	70	322.42	234.65	70	338.63	311.74	63
Construction and land development.....	120.72	39.81	96	90.99	36.07	93	99.34	35.95	95	101.48	35.62	95	86.99	46.63	86
1–4 family.....	55.45	9.02	98	40.75	7.44	96	42.16	7.42	97	45.13	6.34	97	33.67	9.52	94
Other.....	65.27	30.27	88	50.24	28.34	83	57.17	28.11	89	56.35	28.16	85	53.31	35.90	73
Multifamily.....	28.35	40.47	46	24.81	35.29	46	24.43	38.66	43	14.59	32.74	30	10.96	44.76	14
Nonfarm nonresidential	219.40	161.09	68	197.69	156.30	66	196.93	158.05	64	206.35	155.06	65	240.69	206.64	67
Owner-occupied.....	78.94	53.43	72	68.11	52.63	66	67.48	52.99	64	73.59	52.37	72	95.35	71.54	75
Other.....	140.46	105.96	66	129.58	100.99	63	129.45	102.54	64	132.76	100.54	64	145.33	130.65	60
Real estate loans secured by farmland.....	4.32	3.36	70	3.59	3.67	65	3.72	3.22	67	3.20	3.44	67	4.13	8.66	56
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	111.60	115.08	54	102.11	116.17	48	101.31	114.45	51	127.98	139.91	44	162.89	106.70	80
Loans to individuals	22.57	35.47	56	20.43	36.56	56	20.01	34.55	56	21.30	37.47	56	34.79	24.83	74
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	1.30	1.73	68	1.11	2.03	65	0.99	1.86	63	1.66	1.88	69	3.07	4.86	63
Other loans and leases.....	4.42	50.11	12	4.62	47.63	12	4.48	51.06	11	5.08	49.54	10	5.41	10.25	63
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.91	30.74	78	39.66	29.25	75	40.76	30.07	72	37.55	27.32	74	32.99	35.38	45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	291.50	205.31	78	247	187.63	72	254.85	195.33	72	248.86	183.76	70	243.28	239.13	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	370.44	262.15	75	315.12	244.92	68	322.33	252.85	70	322.44	240.85	69	338.63	315.15	62

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.52	6.75	37	10.78	12.31	50	13.80	11.47	66	11.33	11.17	58	3.03	5.36	36
Liquid assets	15.02	23.63	30	21.74	29.12	30	24.85	29.03	39	19.02	26.22	33	11.93	16.28	31
Investment securities	12.12	20.98	20	13.36	20.37	26	13.35	21.63	24	10.50	17.85	20	11.31	16.41	24
Net loans and leases	74.25	63.09	77	67.83	58.81	73	65.34	58.67	67	69.70	61.58	72	75.77	72.36	63
Net loans, leases and standby letters of credit	74.77	63.92	78	68.37	59.61	73	65.95	59.49	67	70.31	62.48	72	76.09	72.78	62
Core deposits	77.95	74.28	56	82.16	75.52	75	83.45	75.71	83	80.33	70.67	82	74.76	71.61	65
Noncore funding	8.55	12.30	43	3.49	10.15	19	2.91	10.30	13	4.50	14.13	16	10.86	14.61	36
Time deposits of \$250K or more	3.67	1.67	87	2.73	1.67	78	2.41	1.58	78	3.47	2.11	79	5.61	4.33	72
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0.24	1.24	36	0.35	1.19	39	0.32	1.23	36	0.29	1.47	35	0.39	0.77	53
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.70	0.58	9	-0.88	0.54	9	-0.69	0.54	10	-0.79	0.54	10	-1.75	0.75	1
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	4.62	2.18	78	0	0.88	12	0	1	11	0.13	1.24	34	1.70	2.75	49
Earning assets that reprice within 1 year	19.30	35.71	12	29.63	38.80	26	31.18	37.37	33	29.87	39.38	24	22.71	33.16	23
Interest-bearing liabilities that reprice within 1 year	7.01	6.79	69	6.87	6.64	69	6.45	6.39	68	9.36	8.20	72	13.30	18.54	46
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year	12.29	27.35	17	22.77	30.83	31	24.73	29.65	37	20.51	29.11	30	9.41	13.71	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.82	5.89	57	-9.03	-3.31	30	-13.87	-2.33	17	-8.56	3.20	15	8.96	10.70	42
Net short-term noncore funding dependence	4.99	0.87	68	-10.24	-9.17	37	-14.84	-7.71	26	-9.90	-4.76	26	3.57	5.88	37
Short-term investment / Short-term noncore funding	44.95	112.63	32	430.74	304.29	72	641.97	273.46	87	329.67	184.19	82	49.34	78.10	55
Liquid assets - short-term noncore funding / Nonliquid assets	8.47	24.05	30	24.58	36.72	35	30.22	36.68	43	19.24	28.18	42	6.57	6.90	53
Net loans and leases / Total deposits	90.96	79.04	76	79.54	73.05	67	75.96	72.79	59	82.59	79.43	61	94.04	90.96	55
Net loans and leases / Core deposits	95.25	86.19	68	82.56	78.83	60	78.30	78.25	52	86.77	88.34	55	101.35	102.55	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12				1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-20.09	-19.27	43	1.18	1.06	57	0.38	-0.25	68	3.18	4.31	44	1.94	1.28	73
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47			0			-0.02				0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	99.80	71.92	87	99.70	84.59	76	99.80	83.77	82	99.61	87.23	75	99.38	91.33	59
U.S. Treasury securities	7.22	9.62	58	0.38	6.01	35	0.89	6.70	35	1.41	4.72	57	1.08	2.07	71
US agency securities (excluding mortgage-backed securities)	2.68	4.10	57	0.67	4.24	39	2.01	4.12	53	0.17	4.01	26	0	8.16	7
Municipal securities	16.98	8.02	77	20.75	8.38	81	20.13	8.22	80	30.27	9.83	86	27.32	15.40	77
Mortgage-backed securities	72.43	62.34	63	77.74	66.09	63	76.38	66.54	58	67.54	66.64	50	70.84	57.07	69
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities	0.49	3.02	39	0.16	3.01	33	0.39	3.08	38	0.21	3.01	39	0.15	3.73	36
Mutual funds and equity securities	0.20	0.27	58	0.30	0.29	67	0.20	0.29	58	0.39	0.35	68	0.62	0.49	73
Debt securities 1 year or less	0.42	9.28	7	3.15	8.18	28	1.89	7.78	23	5.33	10.55	32	0.28	13.55	7
Debt securities 1 to 5 years	13.23	20.14	39	25.01	17.39	71	25.12	18.25	70	19.88	17.03	59	26.27	23.43	61
Debt securities over 5 years	86.15	68.28	81	71.54	72.07	42	72.79	71.11	41	74.39	69.86	50	72.83	58.63	68
Pledged securities	81.73	31.26	97	73.21	33.37	91	72.93	32.26	92	68.38	35.67	88	53.95	43.76	62
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-66.15	-40.81	23	22.62	64.27	40	36.90	27.98	62	583.24	183.32	89	81.73	32.84	80
Investment securities	-5.85	11.76	27	35.40	32.48	58	42.90	31.36	67	69.92	23.62	88	5.14	4.80	55
Core deposits	-1.53	4.57	33	13.97	16.96	45	16.78	16.94	62	96.59	26.88	96	22.61	9.96	86
Noncore funding	154.50	36.20	90	-50.32	-21.64	15	-27.43	-14.79	30	-24.15	-12.18	38	4.90	4.16	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,106,594	2,719,996	1,086,173
Commit: Secured commercial real estate loans	1,922,899	1,522,161	1,739,145	1,354,474	337,089
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	64,692	63,698	77,427	67,598	19,569
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	778,700	1,896,619	1,609,000	1,733,728	1,073,437
Written options contracts (interest rate)	209,893	787,076	535,809	1,560,753	726,225
Purchased options contracts (interest rate)	332,072	401,191	394,903	369,132	273,027
Interest rate swaps	1,019,776	785,515	770,108	807,221	561,980
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						24.66	22.78	62	24.27	22.01	65	17.73	16.97	57	
Standby letters of credit	0.53	0.66	52	0.54	0.66	57	0.61	0.65	61	0.60	0.71	58	0.32	0.36	49
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts	19.09	44.74	53	32.77	47.31	69	26.27	46.30	64	39.89	48.62	72	43.02	2.95	97
Interest rate contracts	19.09	32.78	55	32.77	35.15	74	26.27	32.46	65	39.89	34.36	75	43.02	2.87	97
Interest rate futures and forward contracts	6.35	3.53	86	16.06	4.39	89	12.77	3.25	90	15.47	6.21	88	17.53	0.08	98
Written options contracts (interest rate)	1.71	1.49	81	6.66	1.69	90	4.25	1.41	89	13.93	2.18	91	11.86	0.13	99
Purchased options contracts (interest rate)	2.71	1.57	82	3.40	1.29	83	3.13	1.31	83	3.29	1.46	82	4.46	0.02	98
Interest rate swaps	8.32	23.04	39	6.65	20.27	33	6.11	20.49	30	7.20	20.83	31	9.18	2.19	84
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							38.69	44.98	54	44.61	42.82	69	24.68	24.81	51

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,340,441	3,870,401	3,309,820	4,470,834	2,634,669
Interest rate contracts	2,340,441	3,870,401	3,309,820	4,470,834	2,634,669
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	778,700	1,896,619	1,609,000	1,733,728	1,073,437
Written options	209,893	787,076	535,809	1,560,753	726,225
Exchange-traded	0	0	0	0	0
Over-the-counter	209,893	787,076	535,809	1,560,753	726,225
Purchased options	332,072	401,191	394,903	369,132	273,027
Exchange-traded	0	0	0	0	0
Over-the-counter	332,072	401,191	394,903	369,132	273,027
Swaps	1,019,776	785,515	770,108	807,221	561,980
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,340,441	3,870,401	3,309,820	4,470,834	2,634,669
Interest rate contracts	2,340,441	3,870,401	3,309,820	4,470,834	2,634,669
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,645,848	2,591,525	2,345,011	2,534,681	1,908,444
One year or less	779,664	1,452,250	1,292,914	1,465,502	686,436
Over 1 year to 5 years	315,432	313,328	324,468	348,864	636,420
Over 5 years	550,752	825,947	727,629	720,315	585,588
Gross negative fair value (absolute value)	63,532	28,306	21,000	51,783	22,894
Gross positive fair value	53,990	38,786	27,384	72,479	26,942
Held for trading	0	0	0	0	0
Non-traded	53,990	38,786	27,384	72,479	26,942
Current credit exposure on risk-based capital derivative contracts	53,990	38,786	27,384	71,825	17,019
Credit losses on derivative contracts	0	1,511	1,511	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	33.27	9.12	87	49	12.59	89	48.61	11.16	91	38.78	14.05	84	40.74	14.06	81
Written options	8.97	5.29	73	20.34	7.18	85	16.19	6.28	83	34.91	8.18	92	27.56	11.73	78
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	8.97	4.93	76	20.34	6.91	85	16.19	5.96	85	34.91	7.73	92	27.56	10.84	80
Purchased options	14.19	4.14	84	10.37	3.41	82	11.93	3.27	87	8.26	3.42	75	10.36	2.45	85
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	14.19	3.58	87	10.37	3.01	83	11.93	2.87	89	8.26	2.86	81	10.36	2.28	85
Swaps	43.57	77.96	16	20.30	71.71	12	23.27	74.26	13	18.06	68.76	14	21.33	64.61	21
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	70.32	93.16	12	66.96	91.91	13	70.85	92.53	13	56.69	91.48	10	72.44	80.07	32
One year or less	33.31	37.29	53	37.52	27.90	68	39.06	27.56	71	32.78	32.05	60	26.05	15.20	70
Over 1 year to 5 years	13.48	22.61	33	8.10	29.78	19	9.80	27.01	21	7.80	27.06	20	24.16	22.92	60
Over 5 years	23.53	26.09	52	21.34	29.19	44	21.98	29.89	42	16.11	29.56	35	22.23	34.12	41
Gross negative fair value (absolute value)	2.71	2.48	57	0.73	1.18	36	0.63	0.98	36	1.16	1.55	48	0.87	1.30	41
Gross positive fair value	2.31	2.55	51	1	1.59	25	0.83	1.34	21	1.62	2.23	38	1.02	1.14	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.10	51	0.02	0.05	58	0.02	0.04	52	0.05	0.07	64	0.04	0	93
Gross positive fair value (X)	0.04	0.10	53	0.03	0.06	53	0.02	0.05	44	0.07	0.09	55	0.04	0	95
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.04	0.02	80	0.03	0.01	86	0.02	0.01	81	0.07	0.02	91	0.04	0	97
Current credit exposure (X)	0.04	0.06	66	0.03	0.05	59	0.02	0.04	55	0.07	0.06	59	0.03	0.01	87
Credit losses on derivative contracts	0	0	50	0.12	0	98	0.12	0	96	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.47	0.70	62	0.41	0.59	58	0.28	0.46	51	0.79	0.85	57	0.33	0.10	84

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	125,559	170,389	170,389	31,139	28,932
Gross losses	3,428	4,643	7,868	15,305	5,952
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,104	1,049	2,033	3,003	1,106
Net losses	1,324	3,594	5,835	12,302	4,846
Provision for loan and lease losses	10,241	-27,349	-38,995	94,606	7,053
Adjustments	0	0	0	56,946	0
Ending balance	134,476	139,446	125,559	170,389	31,139
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.11	0.09	63	-0.31	-0.12	12	-0.33	-0.09	9	1.12	0.51	92	0.12	0.12	59
Provision for loan and lease losses / Average loans and leases	0.16	0.16	57	-0.46	-0.21	19	-0.49	-0.16	12	1.55	0.82	88	0.16	0.16	59
Provision for loan and lease losses / Net loan and lease losses	773.49	151.30	87	-760.96	-65.12	9	-668.29	-105.48	12	769.03	487.86	82	145.54	142.73	60
Allowance for loan and lease losses / Total loans and leases not held for sale	1.48	1.17	81	1.91	1.32	87	1.65	1.23	83	2.41	1.58	85	0.71	0.94	22
Allowance for loan and lease losses / Total loans and leases	1.46	1.15	80	1.71	1.30	81	1.50	1.20	77	2.13	1.55	81	0.67	0.93	18
Allowance for loan and lease losses / Net loans and leases losses (X)	76.18	38.64	86	29.10	17.40	80	21.52	21.39	68	13.85	11.58	72	6.43	17.18	37
Allowance for loan and lease losses / Nonaccrual assets	505.07	428.13	70	350.80	330.05	69	307.86	364.13	54	298.06	299.17	64	147.84	315.75	36
ALLL / 90+ days past due + nonaccrual loans and leases	194.58	320.87	35	286.62	271.93	65	239.07	287.08	52	240.17	244.34	57	113.83	283.41	27
Gross loan and lease losses / Average loans and leases	0.05	0.16	35	0.08	0.20	24	0.10	0.19	34	0.25	0.34	50	0.14	0.16	50
Recoveries / Average loans and leases	0.03	0.07	30	0.02	0.08	15	0.03	0.08	20	0.05	0.07	41	0.03	0.05	41
Net losses / Average loans and leases	0.02	0.09	37	0.06	0.12	41	0.07	0.11	48	0.20	0.27	49	0.11	0.11	58
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	26.74	34.26	38	6.85	25.09	13	13.28	34.67	17	50.45	33.98	79	35.07	41.80	50
Earnings coverage of net loan and lease losses (X)	91.86	36.38	75	42.53	26.30	73	34.97	39.72	64	14.39	22.91	56	24.06	22.46	60
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	55	0	0.02	40	0.02	0.02	69	0.02	0.04	41	0.01	0.02	47
Real estate loans secured by 1-4 family	0	-0.02	66	0	-0.01	73	0	-0.02	61	0.01	0.01	59	0.03	0.02	69
Revolving	0	-0.06	59	0	-0.07	72	-0.03	-0.07	45	-0.03	0.01	26	0.08	0.02	82
Closed-end	0	-0.01	76	0	-0.01	76	0	-0.01	75	0.02	0	72	0.01	0.02	58
Commercial real estate loans	0	0	39	0	0.04	19	0.03	0.04	65	0.02	0.07	39	0	0.02	30
Construction and land development	0	-0.02	53	0	0.01	80	0	0	80	-0.02	0	28	0	-0.02	34
1-4 family	0	0	59	0	0	89	0	0	87	0	0	59	0	0	14
Other	0	-0.01	48	0	0.01	63	0	0	64	-0.02	0	24	0	-0.02	35
Multifamily	0	0	56	0	0.01	52	0	0.01	71	0	0	58	0	0	56
Nonfarm nonresidential	0	0	34	-0.01	0.05	17	0.05	0.05	67	0.04	0.11	44	-0.01	0.03	19
Owner-occupied	0	0	27	-0.01	0.01	12	-0.01	0.01	11	0.01	0.02	56	-0.01	0.01	15
Other	0	0.01	53	0	0.04	37	0.06	0.04	75	0.03	0.08	51	0	0.01	62
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans	0.04	0.11	49	0.26	0.19	65	0.23	0.17	70	0.65	0.47	72	0.27	0.27	61
Loans to individuals	0.42	0.76	38	0.50	0.72	45	0.45	0.71	43	0.52	1.13	31	0.71	0.74	62
Credit card loans		1.94			2.27			1.84			2.92			1.89	
Agricultural loans	-0.02	0.02	17	0.72	0.02	97	0.58	0.02	93	0.13	0.19	71	0.12	0.02	87
Loans to foreign governments and institutions		0.05			0			0			0				
Other loans and leases	0	0.13	30	0.01	0.09	53	0.01	0.10	49	0	0.15	12	0.74	0.14	89

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		30,596		15,402		26,450		26,995		21,428
90+ days past due loans and leases		42,487		8,901		11,735		13,779		6,294
Nonaccrual loans and leases.....		26,625		39,751		40,785		57,166		21,062
Total past due and nonaccrual loans and leases.....		99,708		64,054		78,970		97,940		48,784
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		7,591		10,627		11,084		10,523		5,126
Total restructured loans and leases		7,591		10,627		11,084		10,523		5,126
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		26,485		0		0		83		0
Nonaccrual loans held for sale		0		5,625		5,217		6,406		0
Total past due and nonaccrual loans held for sale.....		26,485		5,625		5,217		6,489		0
Restructured loans and leases in compliance		7,368		19,018		21,351		5,465		3,326
Other real estate owned.....		5,919		10,015		9,777		12,111		18,939
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.33	0.33	64	0.19	0.29	39	0.32	0.32	61	0.34
90+ days past due loans and leases	0.46	0.10	89	0.11	0.09	75	0.14	0.10	74	0.17
Nonaccrual loans and leases.....	0.29	0.37	43	0.49	0.54	53	0.49	0.46	58	0.72
90+ days past due and nonaccrual loans and leases.....	0.75	0.52	78	0.60	0.68	51	0.63	0.62	63	0.89
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.08	0.09	59	0.13	0.12	59	0.13	0.10	68	0.13
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale.....	0.29	0	97	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0.07	0	95	0.06	0	95	0.08
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.33	0.33	64	0.19	0.29	39	0.32	0.32	60	0.34
90+ days past due assets	0.46	0.10	89	0.11	0.09	75	0.14	0.10	74	0.17
Nonaccrual assets	0.29	0.37	43	0.49	0.55	53	0.49	0.47	58	0.72
30+ days past due and nonaccrual assets	1.08	0.89	70	0.79	1	45	0.94	0.97	59	1.23
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.56	0.33	82	0.41	0.40	61	0.42	0.36	67	0.63
90+ days past due and nonaccrual assets + other real estate owned	0.61	0.35	84	0.50	0.42	67	0.49	0.37	74	0.74
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.33	0.38	56	0.58	0.48	69	0.57	0.41	73	0.67
Allowance for loan and lease losses	29.68	55.46	24	49.33	67.85	39	57.27	62.64	56	43.87
Equity capital + allowance for loan and lease losses	2.82	3.63	47	4.47	4.12	65	4.62	3.60	70	5.11
Tier 1 capital + allowance for loan and lease losses	2.81	3.90	43	5.08	4.89	60	5.22	4.30	69	5.95
Loans and leases + other real estate owned	0.43	0.61	46	0.84	0.82	56	0.86	0.71	66	0.93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.28	0.23	68	0.15	0.25	43	0.27	0.26	58	0.32	0.39	51	0.46	0.28	78
	90+ days past due		0.56	0.11	87	0.12	0.12	78	0.15	0.12	79	0.19	0.16	78	0.14	0.03	89
	Nonaccrual.....		0.26	0.41	41	0.43	0.60	46	0.46	0.52	55	0.53	0.76	39	0.43	0.45	50
Commercial and industrial	30–89 days past due		0.12	0.29	29	0.10	0.24	37	0.08	0.24	21	0.21	0.23	60	0.21	0.22	57
	90+ days past due		0	0.06	34	0.01	0.02	62	0	0.04	44	0.03	0.03	64	0.03	0.02	79
	Nonaccrual.....		0.11	0.47	18	0.64	0.65	60	0.50	0.57	53	1.45	0.75	84	0.54	0.74	51
Individuals	30–89 days past due		2.51	0.83	91	1.69	0.60	91	2.62	0.63	96	1.70	0.83	89	1.66	0.60	89
	90+ days past due		0.63	0.10	92	0.27	0.08	84	0.59	0.09	90	0.79	0.14	91	0.52	0.02	98
	Nonaccrual.....		1.80	0.17	97	1.14	0.17	93	1.15	0.17	93	0.84	0.28	89	0.44	0.12	89
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		1	0.09	96	0	0.11	29	0	0.07	30	0.50	0.17	84	0.38	0.10	84
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	47
	Nonaccrual.....		0.67	0.27	81	0	0.51	25	0	0.70	27	2.22	0.49	89	0	0.80	28
Foreign governments	30–89 days past due			0			0			0.50			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.14			0.17			0.15			0.09				
Other loans and leases	30–89 days past due		0	0.13	16	0.03	0.11	49	0.65	0.12	90	0	0.18	32	0	0.28	48
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	73	0	0.01	33	0	0	40
	Nonaccrual.....		0	0.06	23	0.29	0.13	78	0.28	0.09	86	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
1–4 family	30–89 days past due	0.83	0.39	83	0.27	0.36	51	0.49	0.46	63	0.49	0.65	47	1.07	0.53	84
	90+ days past due	1.92	0.22	91	0.30	0.25	80	0.40	0.24	80	0.49	0.33	81	0.40	0.05	94
	Nonaccrual	0.34	0.58	43	0.27	0.76	20	0.27	0.71	21	0.35	0.89	22	0.31	0.55	28
Revolving	30–89 days past due	0.12	0.31	25	0.29	0.33	47	0.08	0.28	27	0.87	0.48	82	0.30	0.36	52
	90+ days past due	0.05	0.02	79	0	0.03	32	0	0.02	35	0.06	0.03	78	0.19	0.01	93
	Nonaccrual	0.36	0.86	41	0.32	1.05	30	0.45	1.18	44	0.43	1.13	34	0.19	0.34	42
Closed-end	30–89 days past due	1.03	0.41	89	0.27	0.36	51	0.57	0.49	65	0.40	0.65	37	1.24	0.56	86
	90+ days past due	2.45	0.25	93	0.36	0.27	81	0.48	0.26	81	0.59	0.38	81	0.45	0.05	94
Junior lien	Nonaccrual	0.34	0.57	43	0.26	0.71	21	0.24	0.67	21	0.33	0.87	23	0.34	0.57	32
	30–89 days past due	0	0.01	35	0	0.01	36	0.03	0.01	83	0.01	0.02	54	0.03	0.02	73
	90+ days past due	0	0	90	0.01	0	87	0	0	36	0.01	0	81	0.01	0	91
	Nonaccrual	0.01	0.02	53	0.02	0.04	46	0.03	0.03	53	0.01	0.04	26	0.01	0.03	45
Commercial real estate	30–89 days past due	0.06	0.13	41	0.08	0.16	41	0.15	0.15	65	0.22	0.26	60	0.13	0.15	59
	90+ days past due	0	0.01	29	0.03	0.01	78	0.02	0.01	81	0.02	0.02	69	0	0.02	71
	Nonaccrual	0.20	0.29	49	0.47	0.48	60	0.51	0.38	71	0.56	0.62	51	0.48	0.34	68
Construction and development	30–89 days past due	0.11	0.19	64	0.17	0.15	73	0.37	0.17	81	0.62	0.28	80	0.19	0.20	71
	90+ days past due	0	0.01	36	0.09	0.01	94	0.05	0.01	91	0.05	0.01	90	0.01	0.01	87
	Nonaccrual	0	0.14	16	0.32	0.31	75	0.27	0.20	76	0.33	0.41	67	0.20	0.18	71
1–4 family	30–89 days past due	0.10	0.02	88	0.13	0.03	87	0.37	0.02	96	0.48	0.03	97	0.17	0.05	84
	90+ days past due	0	0	45	0	0	45	0.02	0	92	0.05	0	95	0	0	47
Other	Nonaccrual	0	0.01	32	0.02	0.02	73	0	0.01	32	0	0.03	27	0	0.01	40
	30–89 days past due	0.02	0.13	51	0.04	0.10	65	0	0.13	21	0.15	0.22	63	0.01	0.12	59
	90+ days past due	0	0	38	0.09	0	95	0.04	0	93	0	0	40	0.01	0	91
	Nonaccrual	0	0.12	18	0.31	0.25	77	0.27	0.16	79	0.33	0.35	70	0.20	0.14	77
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0.09	0.03	84
	90+ days past due	0	0	45	0	0	46	0	0	46	0.03	0	94	0	0	46
	Nonaccrual	0.01	0.06	56	0.02	0.13	48	0.02	0.17	50	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.04	0.10	37	0.04	0.12	37	0.06	0.13	47	0.04	0.23	31	0.11	0.13	56
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.02	37
Owner Occupied	Nonaccrual	0.34	0.36	59	0.59	0.58	62	0.69	0.45	73	0.72	0.80	53	0.61	0.36	74
	30–89 days past due	0.03	0.04	49	0.02	0.04	44	0.04	0.04	62	0	0.07	20	0.09	0.06	68
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	40
Other	Nonaccrual	0.11	0.12	57	0.14	0.20	44	0.16	0.17	51	0.21	0.27	44	0.09	0.19	38
	30–89 days past due	0.01	0.05	42	0.02	0.07	45	0.02	0.08	49	0.04	0.14	44	0.02	0.05	54
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual	0.23	0.21	62	0.45	0.31	69	0.54	0.23	83	0.50	0.44	62	0.52	0.14	86
Farmland	30–89 days past due	0.06	0.09	70	0	0.13	30	0.63	0.10	90	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	2.31	0.51	86	5.64	1.06	90	5.28	0.69	91	6.86	1.13	92	1.62	1.06	73
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			0.87	
	90+ days past due		0.50			0.40			0.45			0.63			0.18	
	Nonaccrual		0.13			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	914,065	945,136	940,078	946,069	456,667										
Retained earnings	585,212	487,513	527,567	369,734	293,524										
Accumulated other comprehensive income (AOCI)	-187,440	12,637	5,858	27,595	12,138										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,311,837	1,445,286	1,473,503	1,343,398	762,329										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	241,788	249,217	245,771	259,713	177,781										
Accumulated other comprehensive income-related adjustments	-187,440	12,637	5,858	27,595	12,138										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,257,489	1,183,432	1,221,874	1,056,090	572,410										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,257,489	1,183,432	1,221,874	1,056,090	572,410										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	30,000	30,000	30,000	30,000	30,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000	30,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	30,000	30,000	30,000	30,000	30,000										
Tier 1 Capital	1,287,489	1,213,432	1,251,874	1,086,090	602,410										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	95,074	98,518	98,614	158,597	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	93	93	93	93	0										
Allowance for loan and lease losses in tier 2 capital	118,454	88,478	80,528	106,827	31,139										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	213,621	187,089	179,235	265,517	31,139										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	213,621	187,089	179,235	265,517	31,139										
Exited advanced approach tier 2 capital															
Total capital	1,501,110	1,400,521	1,431,109	1,351,607	633,549										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,229,003	11,933,444	12,116,553	11,132,045	6,146,255										
Less: Deductions from common equity tier 1 capital	241,788	249,217	245,771	259,713	177,781										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,987,215	11,684,227	11,870,782	10,872,332	5,968,474										
Total risk-weighted assets	11,526,058	9,573,526	9,904,606	9,126,823	5,172,873										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	10.91	11.77	40	12.36	12.59	53	12.34	12.37	55	11.57	12.35	39	11.07	12.50	32
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	11.17	12.48	34	12.67	13.31	46	12.64	13.11	48	11.90	13.08	32	11.65	13.19	27
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	13.02	14.27	32	14.63	15.21	45	14.45	14.91	50	14.81	15.23	51	12.25	14.63	10
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	10.74	9.22	84	10.39	9.07	83	10.55	8.98	86	9.99	9.13	77	10.09	10.39	44
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			245			260			285			632				0	-5.77	96.00
Other insurance activities income			245			260			285			632				0	-5.77	96.00
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			74,976			73,122			73,519			15,191				11,357	2.54	572.01

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	0.06	0.36	55	0.06	0.38	49	0.05	0.36	46	0.11	0.41	56	0	0.37	22		
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40		0.03			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			100				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.27	12.02	26	5.40	11.72	27	5.34	12	25	1.21	11.03	13	1.79	11.53	17		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			0	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				
Commercial and industrial loans		0.13			0.86			0.79			0.64			2.35	
Foreign governments and institutions		0.05			0			0			0				
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			-47.91	
Total selected assets.....		21.10			3.36			9.48			2.04			-25.04	
Deposits		-2.72			10.74			0.73			3.46			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		6,069,366	5,942,106	6,312,704	3,557,425	2,020,535	2.14	113.48
1–4 family residential loans		6,069,366	5,942,106	6,312,704	3,557,425	2,020,535	2.14	113.48
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		49.51	50.31	50.11	31.74	32.99		
1–4 family residential loans		49.51	50.31	50.11	31.74	32.99		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
1–4 family residential loans		50.39	55.86	56.28	46.19	44.73		
Home equity lines		3.01	2.78	2.61	3.54	3.31		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		2.04	1.88	1.81	2.18	3.26		
Commercial and industrial loans		10.15	9.48	9.23	13.36	15.42		
All other loans and leases.....		34.42	29.99	30.07	34.73	33.29		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		0
Seller's interest carried as securities and loans		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure		0.58	0.66	0.67	0.41	1.83		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		32,025	29,617	32,020	47,364	42,669	8.13	181.91
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		32,025	29,617	32,020	47,364	42,669	8.13	181.91
90+ Days Past Due Securitized Assets								
1–4 family residential loans		9,057	114,106	99,190	153,578	44,888	-92.06	-50.80
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		9,057	114,106	99,190	153,578	44,888	-92.06	-50.80
Total past due securitized assets.....		41,082	143,723	131,210	200,942	87,557	-71.42	38.00
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.53	0.50	0.51	1.33	2.11
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.53	0.50	0.51	1.33	2.11
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.15	1.92	1.57	4.32	2.22
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.15	1.92	1.57	4.32	2.22
Total past due securitized assets percent of securitized assets	0.68	2.42	2.08	5.65	4.33
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.64	0.44	0.52	1.02	1.83
Home equity lines	0.12	0.29	0.08	0.87	0.30
Credit card receivables					
Commercial and industrial loans	0.12	0.10	0.08	0.21	0.21
All other loans and leases	0.20	0.17	0.30	0.31	0.27
Total managed loans past due 30–89 days	0.41	0.32	0.40	0.64	0.96
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.64	1.54	1.31	3.08	1.65
Home equity lines	0.05	0	0	0.06	0.19
Credit card receivables					
Commercial and industrial loans	0	0.01	0	0.03	0.03
All other loans and leases	0.04	0.04	0.05	0.06	0.05
Total managed loans past due 90+ days	0.34	0.87	0.76	1.45	0.76
Total Past Due Managed Assets	0.75	1.19	1.15	2.09	1.72
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.01	0
Home equity lines	0	0	-0.03	-0.03	0.08
Credit card receivables					
Commercial and industrial loans	0.04	0.26	0.23	0.65	0.27
All other loans and leases	0.02	0.03	0.06	0.05	0.07
Net Losses on Managed Assets Percent of Total Managed Assets	0.01	0.03	0.04	0.11	0.07

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		41,750	116,250	122,500	49,706	0	-64.09	
Dividends		41,750	116,250	122,500	48,750	0	-64.09	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	956	0		
Income from nonbank subsidiaries		0	1,250	2,525	1,500	211	-100.00	-100.00
Dividends		0	1,250	2,525	1,500	0	-100.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	211		-100.00
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		41,750	117,500	125,025	51,206	211	-64.47	139066.67
Securities gains (losses)		0	0	249	0	0		
Other operating income		57	14	15	232	0	307.14	
Total operating income		41,807	117,514	125,289	51,438	211	-64.42	139256.67
Operating Expenses								
Personnel expenses		866	831	1,108	1,100	1,000	4.21	53.82
Interest expense		0	2,086	2,455	1,817	0	-100.00	
Other expenses		2,092	1,503	2,149	1,945	1,830	39.19	-14.37
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,958	4,420	5,712	4,862	2,830	-33.08	-1.60
Income (loss) before taxes		38,849	113,312	119,577	46,792	-2,619	-65.72	
Applicable income taxes (credit)		-766	-2,663	-2,992	-1,155	-683		
Extraordinary items								
Income before undistributed income of subsidiaries		39,615	115,975	122,569	47,947	-1,936	-65.84	
Equity in undistributed income of subsidiaries		46,797	25,483	67,716	15,674	85,750	83.64	49.97
Bank subsidiaries		45,123	25,280	68,351	16,668	85,750	78.49	44.60
Nonbank subsidiaries		1,674	203	-635	-994	0	724.63	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		86,412	141,458	190,285	63,621	83,814	-38.91	194.12
Memoranda								
Bank net income		86,873	141,530	190,851	65,418	85,750	-38.62	178.39
Nonbank net income		1,674	1,453	1,890	506	0	15.21	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,282,250	97.70	1,384,243	96.56	1,424,990	97.35	1,374,904	782,565	-7.37	124.58	
Common and preferred stock	1,282,250	97.70	1,384,243	96.56	1,424,990	97.35	1,374,904	782,565	-7.37	124.58	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,325	0.33	3,642	0.25	2,794	0.19	3,443	930	18.75	365.05	
Common and preferred stock	4,325	0.33	3,642	0.25	2,794	0.19	3,443	930	18.75	365.05	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	1,392	0.10	0	0	1,173	0	-100.00		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	9,477	0.72	21,608	1.51	21,515	1.47	5,310	4,673	-56.14	-65.08	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	29	0	29	0	29	0	29	29	0.00	0.00	
Other assets	16,420	1.25	22,632	1.58	14,487	0.99	16,065	5,362	-27.45	244.81	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,312,501	100.00	1,433,546	100.00	1,463,815	100.00	1,400,924	793,559	-8.44	117.37	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	15,000	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	60,369	0			
Other liabilities	410	0.03	1,703	0.12	283	0.02	3,336	300	-75.92	14.53	
Balance due to subsidiaries and related institutions	30,930	2.36	30,930	2.16	30,930	2.11	30,930	30,930	0.00	0.00	
Total liabilities	31,340	2.39	32,633	2.28	31,213	2.13	109,635	31,230	-3.96	0.17	
Equity Capital	1,281,161	97.61	1,400,913	97.72	1,432,602	97.87	1,291,289	762,329	-8.55	123.77	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	46,926	3.58	47,708	3.33	47,549	3.25	47,222	31,034	-1.64	53.71	
Common surplus	867,139	66.07	897,428	62.60	892,529	60.97	898,847	425,633	-3.38	108.12	
Retained earnings	554,536	42.25	443,140	30.91	486,666	33.25	317,625	293,524	25.14	348.01	
Accumulated other comprehensive income	-187,440	-14.28	12,637	0.88	5,858	0.40	27,595	12,138			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,312,501	100.00	1,433,546	100.00	1,463,815	100.00	1,400,924	793,559	-8.44	117.37	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	30,930	2.36	30,930	2.16	30,930	2.11	30,930	30,930	0.00	0.00	
Notes payable to subsidiaries that issued TPS	30,000	2.29	30,000	2.09	30,000	2.05	30,000	30,000	0.00	0.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	8.42	11.02	25	14.03	12.52	66	13.98	11.94	71	6.57	7.29	37	11.61	10.58	64
Bank net income / Average equity investment in banks	8.59	11.60	20	13.83	12.35	64	13.86	11.80	72	6.35	7.45	35	11.71	10.85	58
Nonbank net income / Average equity investment in nonbanks	62.88	9.71	97	60.83	13.18	95	60.84	13.12	95	23.28	9.75	83	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			15.16	
Bank net income / Parent net income	100.53	98.76	33	100.05	96.45	38	100.30	96.79	40	102.82	88.16	49	102.31	103.77	41
Nonbank net income / Parent net income	1.94	2.50	70	1.03	3.22	54	0.99	3.40	54	0.80	3.59	50	0	1.08	24
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	2.45	18.39	18	2.33	16.51	16	2.18	16.81	17	8.49	20.06	32	4.10	9.66	36
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	5.84	14.41	38	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	2.34	14.76	21	2.14	13.41	19	2.09	13.63	19	8.16	16.67	35	3.94	7.99	38
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	5.84	14.68	37	0	3.97	27
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	5.84	14.52	38	0	3.93	27
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	4.68	13.56	31	0	3.86	27
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	1.16	0.77	80	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	31.59	34.67	45	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	100.42	104.01	37	99.07	103.15	23	99.66	103.22	34	106.74	102.81	74	102.78	104.21	48
Total investment in subs / Equity capital	100.42	109.29	30	99.07	108.29	14	99.66	108.40	25	106.74	110.16	58	102.78	104.48	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.05	0.39	38	-0.07	0.27	25	-0.03	0.29	34	1.37	0.47	83	0.25	0.44	47
Equity investment in subs – equity cap / Net income-div (X)	0.06	1.15	6		0.85			1.05		1.77	1.82	65	0.29	1.47	14
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	198.04	130.36	80	590.50	152.56	95	476.19	152.85	96	271.60	136.59	90	6.86	153.39	4
Cash from ops + noncash items + op expense / Op expense + dividend	190.65	118.32	77	537.18	155.61	94	443.29	154.48	96	216.96	147.24	80	-5.10	152.31	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	44.06	105.80	18	120.27	94.59	72	118.66	98.54	71	103.33	134.08	39	1.15	105.99	6
Pretax operating income + interest expense / Interest expense		1,565.66		5,532.02	1,645.53	90	4,970.75	1,835.33	89	2,675.23	2,016.32	79		17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,965.57	1,454.22	85	4,037.18	1,896.20	87	3,505.78	1,770.77	84	1,598.78	1,539.23	73	-59.89	2,481.22	6
Dividends + interest from subsidiaries / Interest expense + dividends	225.16	150.57	78	651.73	174.48	95	527.55	174.12	96	307.92	150.43	88	0	196.13	3
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	31.40	13.95	76	7.46	3.91	85
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.72	3.60	39	1.51	3.29	42	1.47	3.44	47	-0.69	3.85	13	0.59	1.59	57
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0	
Nonaccrual		0.65			1.04			0.92			1.03			8.16	
Total		0.95			1.64			1.09			1.13			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	1.77	43	0.04	1.76	44	0.06	1.76	50	0.06	2.66	45	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	46.81	70.90	30	13.75	69.90	8	17.33	66.37	8	30.25	81.10	16		65.39		
Dividends declared / Net income	21.46	31.93	30	11.27	27.22	21	11.16	28.27	16	22.79	42.29	25	12.16	25.65	28	
Net income – dividends / Average equity.....	6.61	7.51	47	12.45	9.25	75	12.42	8.62	80	5.08	4.14	62	10.20	7.61	78	
Percent of Dividends Paid																
Dividends from bank subsidiaries	225.16	133.26	79	729.16	160.45	93	576.63	155.92	94	336.16	132.17	90	0	160.93	7	
Dividends from nonbank subsidiaries	0	2.76	25	7.84	6.19	76	11.89	4.90	81	10.34	3.41	84	0	2.59	28	
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48	
Dividends from all subsidiaries	225.16	183.35	74	737	213.42	91	588.52	203.53	92	346.50	174.85	87	0	209.89	4	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	48.06	43.79	53	82.14	43.30	86	64.19	45.96	65	74.52	60.28	66	0	45.88	8	
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32	
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	0.47	43	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	1.46	0	99	0	0	46	
Operating income from bank subsidiaries	48.06	52.71	52	82.14	48.70	84	64.19	51.33	65	75.98	62.88	64	0	48.40	5	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	0	47.96	14	86.03	66.90	57	133.60	62.63	87	296.44	56.39	95		76.61		
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	0.91		
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	0.02		
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	0.01		
Operating income from nonbank subsidiaries	0	64.26	10	86.03	94.31	53	133.60	87.22	81	296.44	79.84	92		83.73		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			65.48		
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			0		
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0		
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0		
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			65.48		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.86	67.73	80	98.92	72.55	74	97.77	74.16	57	94.77	69.76	53	0	77.61	8	
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.23	32	
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	0.75	43	
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	1.86	0.04	93	0	0.01	46	
Operating income from bank subsidiaries	99.86	81.70	69	98.92	82.68	63	97.77	83.13	45	96.63	82.20	44	0	94.06	4	
Dividends from nonbank subsidiaries	0	2.90	24	1.06	3.56	64	2.02	3.07	71	2.92	1.95	79	0	1.13	29	
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45	
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48	
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	100	0	99	
Operating income from nonbank subsidiaries	0	4.41	19	1.06	5.69	54	2.02	4.67	66	2.92	4.70	71	100	1.56	98	
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47	
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			206.20	135.13	77		1,178.56	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			41.04	27.08	69		70.71	